Slamming and Cramming

Have you gotten a phone call offering to switch your long distance phone service?
Carefully check out the cost savings on these offers, and always review your telephone bills to make sure an unauthorized switch did not occur.

Thousands of consumers have complained to the Federal Communications Commission (FCC) in the past few years about sudden, unauthorized switches in their long distance phone service—a practice known as "slamming."

The FCC requires that phone companies get authorization from consumers before switching their service, but

authorization may be written or verbal, and clever marketers have found creative, new ways to get consumers to authorize switches without realizing it. Some of the latest methods include:

- Contests, drawings and sweepstakes—Read the fine print carefully before you submit entry forms.
 Doing so may authorize a change in your long distance company.
- Rebates and checks—
 Again, read the fine print
 to find out what outcome
 will result from endorsing
 the check. If you can't
 make out the fine print
 because it's too small,
 unclear, or unreadable, be
 suspicious.
- Charitable causes—Be wary about completing a form that appears to be from a charity soliciting a donation such as two percent of your long distance phone bills.

- Marketing techniques—
 Telemarketers may promise bargains like a certain amount of free long distance service. Even though you may decline, or ask only for information, you may discover that the switch was made before getting your go-ahead.
- Surveys—A telemarketer
 may contact you asking
 questions that sound like a
 customer survey. They
 may in fact be reselling
 you the service and carrier
 you already have. Be
 suspicious if they ask to
 record some of your
 responses. The only purpose for recording is to
 meet FCC requirements
 which allow recording as
 an option for authorizing a
 switch in service.
- Consolidating bills—Slamming frequently occurs
 when a company calls and
 offers to consolidate all of
 your telephone services on

one bill. But most consumers and small businesses already get one bill from their local telephone company.

You can check who provides your long distance service by dialing 1 (700) 555-4141 and your local toll service by dialing 1+your area code+700-4141. These calls are free.

How to Avoid Being Slammed

When choosing a long distance carrier you should:

- Ask for written information to review. Never sign anything without reading it carefully.
- Know the states and area codes you call regularly and calculate the costs for various carriers.
- Inquire about special packages that fit your calling needs, particularly if you make a lot of long distance calls.
- Ask about any special billing service offered and what the additional fees might be for the service.

- Be clear on the cost to switch long distance service.
- Call the state Public Service Commission to verify that the company is licensed in Wisconsin.
- Read your phone bill carefully.
- Ask your local telephone company if they are able to "PIC freeze" your long distance choice. This limits the changes which can be made without your written permission or a call by you to your local phone company.

You Can Protect Yourself From Slamming

If you are slammed, know your rights. You have the right to get your service switched back at no charge and be rebilled by the company that slammed you at the rates that your original carrier would have charged for the calls.

Follow these steps:

Call your local telephone company, explain that you have been slammed, and ask to be switched back to your

original carrier with no "change charges."

Call the company that slammed you and demand to be rebilled at the rates your original carrier would have charged. Use the company's 1-800 number listed on your telephone bill.

Call your original carrier, explain that you have been slammed, and tell them that you want to switch back and be re-enrolled in any special calling plan that you had previously selected.

Notify the Bureau of Consumer Protection by writing a letter describing the problem and enclosing a copy of your bill. Send a copy of the letter to the Federal Communications Commission, 1919 M Street, NW, Washington, D.C. 20554.

For more protection against slamming, call your local telephone company and ask them not to change your long distance or local toll company unless they receive a written or verbal authorization from you. There is no charge for this service.

Don't be "Crammed"

When companies add charges to your telephone bill for optional services that you never authorized, such as voice mail, paging, a personal 800 number or club membership, it's called "cramming." You can contest charges for services you did not request. Look at your bill closely every month. If you don't read your bill carefully, you could end up paying for services you didn't authorize and don't want.

Charges for various services should be itemized on your telephone bill. If you're not sure whether charges are connected with your regular telephone service or are for extra services, ask your local telephone company.

The name of the company providing services and its toll-free number should be listed on the page showing those

charges. if you did not authorize the services, call that number and insist that they be canceled and the charges removed from your bill. If you can't get through to the company, call your local telephone carrier and ask it to file a complaint on your behalf. If you are disputing charges, make sure to pay the undisputed portion of your bill by the due date.

If the "crammer" agrees to remove the disputed charges, let your local telephone company know. It can help you recalculate your bill, subtracting the disputed charges and any taxes or fees associated with them. If the "crammer" refuses, notify your local carrier that you're still disputing the charges. Your phone service should not be disconnected, but be aware that the "crammer" can refer the matter to a collection agency.

Protect Yourself

Read your telephone bills each month. Check to make sure that the long distance carrier you selected is still handling your calls. If an unauthorized switch occurs, call your phone company immediately and explain that no permission was given for the switch. You should not be billed for the cost to switch you back. You can also file a complaint about unauthorized switches with the FCC or the Bureau of Consumer Protection:

(800) 422-7128

FAX: (608) 224-4939

TTY: (608) 224-5058

E-MAIL: datcphotline@datcp.state.wi.us

WEBSITE: http://datcp.state.wi.us/

(Some information taken from the National Consumers League, "You make the call")

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